

CRISP, NEW MONEY READY FOR ISSUE BY RESERVE BANK

Stack of Bills Aggregating \$2,000,000 in Vault on Opening Day.

RICHMOND BANK FIRST TO NOTIFY TREASURY

Telegrams of Congratulation Are Exchanged With Other Members of New System.

KEESE, ASSISTANT CASHIER

Immense Amount of Money Hitherto Held in Reserve Released for Trade.

With \$2,000,000 in crisp new Federal reserve notes ready to be handed out for accredited commercial paper, tucked away in its vaults, and more than \$1,500,000 in paid-in capital and reserves, the Richmond Reserve Bank at 9 o'clock yesterday morning threw its doors open for business. Shortly after that hour eleven sister banks in various parts of the United States likewise began operations, inaugurating in the country a new financial order.

The ceremony of opening the Richmond bank was simple. In the afternoon Governor George J. Seay and Federal Reserve Agent William Ingle were at bank headquarters early in the morning, and with them the bank's official family. On the wall of Mr. Seay's private office was hung early in the day the framed certificate from the Comptroller of the Currency authorizing the Federal Reserve Bank of District No. 5 to begin business. HANICERS AND BUSINESS MEN ATTEND OPENING

Bankers and business men from the financial district crowded around the entrance of the reserve bank at 1109 East Main Street, and invaded its long business chamber for an inspection of the much-heralded newcomer. In the city's banking world, at 9 o'clock the bank rolled up its shutters and window shades, revealing a trim bank interior differing in no material respect from the typical State or national institution.

Within a few minutes after the hour a uniformed messenger hurried in with a telegram from Secretary of the Treasury, Mr. McAdoo, officially declaring the Federal reserve bank open. Governor Seay glanced at the message, and held the yellow slip at arm's length so that the assembled crowd could see it.

GOVERNOR SEAY ANNOUNCES OPENING

"The Richmond Federal Reserve Bank is open and ready for business," he announced. The ceremony was then ensued an exciting fifteen minutes, during which the assembled citizens shook hands with the officers of the bank and with each other. It was a big moment, and one for which the whole city had worked. More visitors poured in, and congratulations on the opening of the bank, for the time being, took precedence over business.

Immediately upon the receipt of Mr. McAdoo's message informing Mr. Seay that the bank had been opened, he mailed to all the member banks of the district, Mr. Seay telegraphed the Secretary of the Treasury, officially announcing him of the opening.

Mr. McAdoo was the first to notify Mr. Seay that the bank had opened. It sustained its reputation for promptness gained months ago, when it led the other eleven banks and reserve districts in effecting Class A and B organization.

SEAY SENDS MESSAGE OF CONGRATULATIONS

Hard upon the first message from Mr. McAdoo came another from him addressed to Governor George J. Seay and Federal Reserve Agent William Ingle. The message read:

"Please accept my cordial congratulations upon the opening of the Federal reserve bank of your district and my sincere commendations upon the effective work you have done in preparing the bank for business in the short time allowed for the opening. I am sure that the Federal reserve bank will be a permanent purpose in the future of our country, and I am sure that this department and the Federal Reserve Board may count upon your loyal co-operation in the important work and duties which have been conferred upon you. My hearty good wishes for your success."

Several imposing floral tributes from member banks in this city, arrayed on the desks of Governor Seay and Federal Reserve Agent Ingle, imparts a festive air to the opening. Mr. Seay, Mr. Ingle, Mr. Charles M. Sawyer, Kansas City; Joseph A. McCord, Atlanta, and Italia Wells, St. Louis. Each message was promptly acknowledged by the officers of the local bank, with reciprocal congratulations.

At 10 o'clock in the morning Chairman Ingle called a meeting of the board of directors. The board adjourned after a session of a few minutes without transacting business.

CONDITIONS IN NAVY GOOD

Soldiers Enjoy Better Health During Past Year Than Ever Before.

WASHINGTON, November 16.—Soldiers of the United States Army enjoyed better health during the past year than ever before. In his annual report, submitted to-day, Surgeon-General Gorgas announced that the hospital rate was the lowest on record; that typhoid fever virtually had been stamped out; that there was less alcoholism than ever, and that, in spite of the large number of men on duty in Southern latitudes, the malarial fever rate was the lowest since 1898. Special attention was paid by the surgeon-general to the high hygienic standard maintained in camp, where a considerable part of the army had to live during the year.

SCHOONER WELL UP ON BEACH

Revenue Cutter Reports the Massasoit in Dangerous Position.

NORFOLK, Va., November 16.—The revenue cutter Itasca to-day brought news of the stranding of the four-masted schooner Massasoit off Smith Island, on the Virginia coast, during a severe storm yesterday.

APPEAL FOR POLAND

Prince Troubetsky Says Devastated Land Is "Russian Belgium."

[Special Cable to The Times-Dispatch.] PARIS, November 16.—Prince Troubetsky, whose wife is Amelle Rives, the American novelist, has issued an appeal to all Russians to succor devastated Poland. He stated that \$5,000,000 damage has been done at Kalisz alone.

COST OF ARMOR PLATE

Inquiry Will Be Undertaken by Congressional Committee.

WASHINGTON, November 16.—Investigation of the cost of armor plate manufacture and of the government armor plant project will be undertaken within a week by a congressional committee. Rep.-Admiral Strauss, of the Navy Department, and department armor experts already have made preliminary inquiries, and considerable data has been obtained as a basis of the committee's work.

LIABLE TO DEATH PENALTY

Father and Two Sons Charged With High Treason.

NIAGARA FALLS, ONT., November 16.—Joseph Snyder and his two sons, Richard and Arthur, are under military arrest here, charged with high treason, in attempting to take Austrian reservists across the border to the American side. They are liable to a death penalty.

MEMORIAL TO MRS. WILSON

Traveling Seamen's Library Given to Steamship Hospital.

[Special to The Times-Dispatch.] NEW YORK, November 16.—In memorial to Mrs. Woodrow Wilson, in the form of a traveling seamen's library, is en route from New York to San Francisco on the steamship Honolulu, which cleared from New York recently. It is an offering to the Seamen's Friend Society, was given by Mrs. Moses W. Wadley as a memorial to the late wife of President Wilson. The Honolulu carries a crew of sixty-five to enjoy the library, and is commanded by Captain Greene.

MUST FACE TRIAL AGAIN

Supreme Court Remands Walters Case on Alleged Errors.

NEW ORLEANS, November 16.—W. C. Walters must face trial again on the charge of kidnapping five-year-old Robert Dunbar, whose home is at Opelousas, La. The Louisiana Supreme Court so decided to-day. Walters was sentenced to life imprisonment.

I. C. C. TO REOPEN INQUIRY

Roads Unable to Agree as to Proper Division of Through Rates.

WASHINGTON, November 16.—On application of the Louisville and Nashville, the Interstate Commerce Commission to-day decided to reopen its inquiry into road rates from Virginia mines to determine the proper division of through rates previously prescribed. The roads have been unable to reach an agreement. Orders affecting coal rates from Virginia and Kentucky mines to destinations north of the Ohio River will continue in effect.

WHOLE STATE TO JOIN HANDS IN BELGIAN RELIEF

Committees Are to Be Named in Each Congressional District.

GENERAL COMMITTEE FORMULATES ITS PLANS

Clothing and Food to Be Sent in Ship Flying Virginia Flag.

BOYKIN OPENS HEADQUARTERS

John Stewart Bryan Made Chairman for Third District, Outside of Richmond.

Plans for the campaign of the Virginia Belgian Relief Commission, of which Colonel H. M. Boykin is chairman, were formulated yesterday at noon, when a quorum of the State committee met in the Jefferson Hotel and discussed all the preliminary arrangements. The members of the committee present were filled with enthusiasm, and there seemed to be no doubt that the State will raise enough in money contributions and food and clothing supplies to send to the stricken people overseas a Virginia ship, flying a Virginia flag. It is to be Virginia's gift in memory of the days of hardship and trial through which this State once endured.

STATE COMMITTEE

Holds First Meeting

Those present at the preliminary meeting yesterday were Colonel H. M. Boykin, chairman; John Stewart Bryan, of Richmond; Charles T. Lassiter, of Petersburg; Rev. J. Cleveland Hall, of Danville; William S. Battle, of Roanoke; and Alexander Robertson, of Staunton. On the suggestion of Mr. Lassiter it was decided that each of the ten district chairmen be instructed to organize subcommittees for the various counties and cities embraced within their districts, and that the chairman of each should keep in touch and constant correspondence with Colonel Boykin, chairman of the central committee, so as to keep him informed as to the progress made within their respective jurisdictions and to determine the quantity of supplies to be forwarded. Mr. Bryan and Mr. Lassiter were elected members of the executive committee.

AID OF PRESS THROUGHOUT

States Invited

In order that the work may be actually made State-wide, and that everybody might be informed as to its character and as to the need of the Belgian people, it was decided that Colonel Boykin at once communicate with the editor of every newspaper in the State, seeking the aid of his publication, and suggesting that each day the names and donations of all local citizens' contributions, either in money or supplies, be published on the front page of the home paper. Mr. Lassiter said that in his district he had already appointed a subcommittee of ten in each of the counties in his district, and promised that he would keep constantly in touch with the chairman of the committee of the central committee of what was being done.

JOHN STEWART BRYAN

Made District Chairman

John Stewart Bryan was named district chairman for the Third Congressional District, outside of Richmond. He has been appointed by Mayor Ansley as general chairman of all the relief committees in Richmond, said that he would direct the work done in the city, while Mr. Bryan would be left to the appointment of the chairman of the subcommittees in the counties and cities, other than Richmond, in the Third District.

TAGS WILL BE SENT

For Shipment of Goods

Tags to the number of 3,000 will be printed and divided among the cities and counties of the State, to be used in designating the character of each contribution, and showing from what county or city the contribution comes. These tags are to be printed by six printers, a typewriter, and a hand press, and will be asked to do the work free of charge as their contribution to the movement.

BADGE DAY COMMITTEE

Will Meet to-day

A meeting will be held to-day by the women having in charge the selling of badges on November 25, proclaimed by Mayor Ansley as "Belgian Badge Day." Those composing the committee are Mrs. Andrew Gray, Mrs. Frederick B. Nolting, Mrs. A. D. Landerlin, Mrs. John Murphy, Mrs. Sallie Nelson, Mrs. Mrs. Landon, Mr. Mason, Mrs. L. Green, Mrs. John A. Coke, Mrs. Frederick Williams.

Another effort in behalf of the Belgians will be in the form of a concert, which has been arranged for to-night in the home of Mrs. Horace Wellford Jones, 200 East Franklin Street. (Continued on Second Page.)

TERRIFIC FIGHTING CONTINUES IN EAST AND WEST; ENGLAND VOTES MORE MEN AND MONEY

ANOTHER MILLION SOLDIERS GRANTED WITHOUT DISSENT

British House Also Votes Additional Credit of 225,000,000 Pounds.

WAR COSTING NEARLY \$5,000,000 EACH DAY

Government Will Lend Belgium \$50,000,000 and Serbia \$4,000,000 Without Interest.

UNANIMOUS SUPPORT PLEDGED

Asquith Characterizes Crisis as Greatest Emergency in History of Country.

LONDON, November 16 (9:08 P. M.).—The meeting of the House of Commons to-day was devoted entirely to war measures. The House granted without a dissenting vote Premier Asquith's request for a vote for £225,000,000 (\$1,225,000,000) and another 1,000,000 soldiers.

The condition and morale of the soldiers, the inevitable spy system and press censorship were discussed freely. The Prime Minister characterized the crisis as "the greatest emergency in which the country ever has been placed." He said 1,200,000 men already were under arms, that the war was costing nearly \$5,000,000 a day, and that the government proposed to lend Belgium \$50,000,000 and Serbia \$4,000,000, without interest, until the end of the war.

Timothy Healy, the Irish Nationalist, said the money should be given those nations. John Hodge, the Labor member for Lancashire, endorsed the proposal, with the suggestion: "Later on we can collect it from the German Emperor."

Reginald McKenna, Secretary for Home Affairs, informed the House that there were 1,500 aliens in British concentration camps, and 25,000 at large.

CONGRATULATIONS GOVERNMENT

ON BEHALF OF OPPOSITION

Walter Hume Long, Unionist, said the country was not likely to be faced with the situation of the present war employment, which might naturally have been expected, and he believed all the men needed would be forthcoming, because the spirit of the country was so magnificent. He congratulated the government on behalf of the opposition on its steadfast determination to carry the war to a successful conclusion.

Lord and Healy and Lord Charles Beresford discussed the question of publicity, and urged that the country should be kept fully informed of the achievements of troops in the field.

William Henry Cowan, Liberal, proposed that Great Britain follow Russia's example and prohibit the sale of liquor during the war.

Col. Healy demanded greater liberality in dealing with the dependents of the soldiers.

In his closing speech, Premier Asquith placed the burden of the campaign upon the shoulders of the nation, and said it was necessary to defer to the wishes of the country, which was doing the greater part of the fighting and where the fighting was being carried on.

INSUFFICIENCY OF PAY

Dealing with the matter of pay, the Premier said: "The insufficiency of the pay of the lower ranks of commissioned officers long has been a reproach to this country, but has become scandalous and an indecency when men are laying down their lives."

He announced that Earl Kitchener, Secretary for War, had prepared a scheme for increased pay. Speaking of the need for more men for the army, the Premier said that apart from the territorialists, 1,100,000 men already are under arms. That number, he said, was not enough. He said he saw no reason to be discouraged by the recruiting figures. The number of men that the exigencies of the demand, he believed, would be raised. Indeed, he considered that the recruiting position was satisfactory.

Referring to the great stimulus to recruiting for the London Scottish Regiment, which had resulted from the prompt publicity given to the story of its gallant charge, and to similar publicity regarding the achievements of other regiments which had greatly accelerated their recruiting, Mr. Asquith said he would be very glad if any system could be adopted by which the gallantry of officers and men of all regiments should be promptly communicated to the public.

ANSWERS' ALLEGATIONS

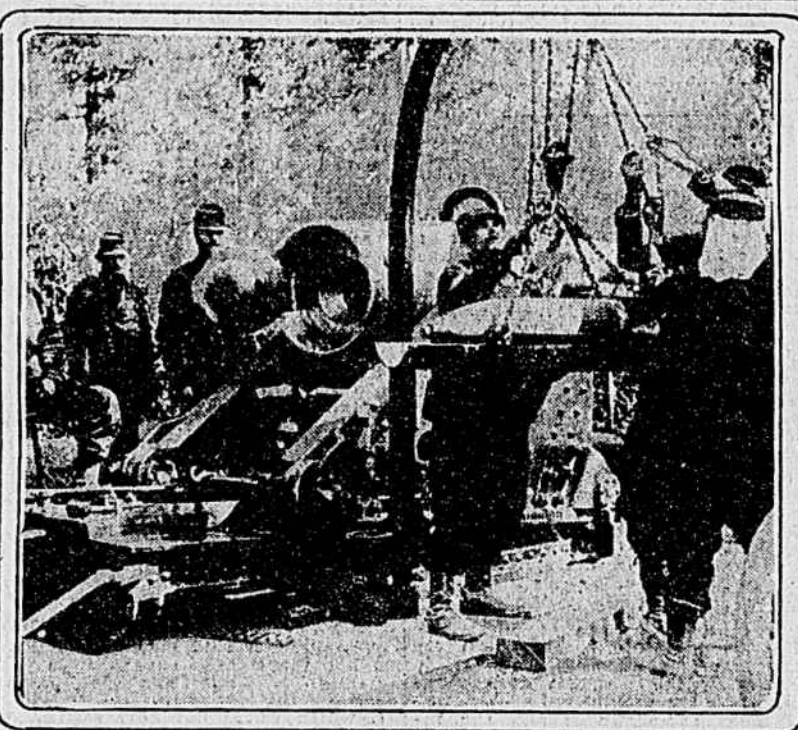
OF DEMORALIZATION

With reference to a charge that there had been too much demoralization among the troops through drink and other causes, he said, a careful inquiry had been made which showed that far from 30 or 40 per cent of the men were suffering from preventable disease, as had been stated. It would be nearer the truth to say that there had been not more than 10, or at the outside 15 per cent suffering from disease of any sort.

On the whole he did not think there had ever been brought together a body of men who comported themselves so well and had shown such regard for sobriety and decency as had the troops raised for the present war.

The Premier told the House that the largest portion of the first £100,000,000 already had been expended in the conduct of military operations, loans to the allies and disbursements for food supplies for the country.

The expenditure for sugar, which had been especially large, would, in the belief of the Premier, ultimately be recouped to the exchequer. A con- (Continued on Second Page.)



Loading French Gun.



Moving a Heavy Gun into Action.

Upper picture shows use of crane in loading guns with heavy shells. Note the big bore of the gun. It resembles a safe deposit vault more than anything else. After the shell is rammed home, the swinging door is closed. The gun is set in what is known as a well. The gun carriage itself works on wheels, so that when set off, the recoil carries it backward on a smooth platform.

Lower picture shows detail of men laboriously engineering one of the heavy French artillery pieces into position.

PLANS FOR WIDENING FIELDS OF OPERATIONS

Federal Reserve Board Already Considering Increasing Reserve Banks' Store of Cash.

ASK REPORT ON BUSINESS DONE

If First Week's Transactions Show Need, Transfer of Funds in Treasury and in National Banks May Be Ordered—Wilson Congratulated.

WASHINGTON, November 16.—Although the twelve Federal reserve banks only began business to-day, the Federal Reserve Board already has before it plans for widening their field of operations and increasing their store of cash. No definite data as to the business done was available to-night, but Secretary Willis telegraphed each bank for an account of its rediscunt business, and expected to lay a report before the board to-morrow. The board may not be willing to draw definite plans for one day's business, but the first week may have a material effect, and may result in augmenting the cash of the banks by more than \$150,000,000.

The board has under consideration the deposit of a large part of the loose cash now in the Treasury, and the transfer of most of the government funds now deposited in national banks. If the first week's rediscunt business shows that the reserve banks can vitiate the contract. The Post-Office Department has notified postmasters that no postal savings funds shall be deposited in banks not members of the Federal reserve system, and instructing them to discontinue deposits in such nonmember banks.

President Wilson received many telegrams conveying congratulations on the opening of the new system. Joseph A. McCord, governor of the Atlanta Federal Reserve Bank, telegraphed:

"The Atlanta Federal Reserve Bank opened this morning for business. The board and officers of this, your former home, especially desire you to know that they are in sympathetic accord with the purposes of the new currency act, and will do everything within their power to make it a success. The country is to be congratulated on having a President who had the courage and

Provisional President Gutierrez, in his message to President Wilson, said: "The republic has undergone in the last few years a terrible crisis, in which the Democratic ideals of government and the yearnings of the people for justice and economical improvement have triumphed and been vindicated. The last civil strife ended with the overthrow of General Huerta's dictatorship, and since the Constitutional forces occupied the capital of the republic, Senator Carranza, assuming charge of the executive power ad interim, it was thought, on account of

WHITE HOUSE RECEIVES MESSAGE FROM GUTIERREZ

The White House made public to-day a message received by President Wilson from Provisional President Gutierrez setting forth the latter's aims for reconstruction in Mexico. The nation, but was interpreted as a bid message made no reference to recognition of the new government.

Secretary Bryan said in reply to inquiries later that the question of recognition has "not yet arisen."

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(Continued on Second Page.)

RIGORS OF WINTER PARTLY PARALYZE TROOP MOVEMENTS

Russians Marching Through Snow on Border of East Prussia.

PART OF WEST FLANDERS FLOODED BY HEAVY RAINS

Blizzards, Sweeping Trenches in Belgium and Northern France, Bring Great Suffering.

CONTRADICTORY CLAIMS MADE

German Attempts to Batter Way Through Allies' Lines Decrease Greatly.

Neither Side Gains Material Advantage

THE latest official account of fighting in West Flanders, issued by the British press bureau, covering the period from November 4 to 9, gives a general idea of the nature of the battle which has been progressing in that territory for more than four weeks.

It tells of almost continuous bombardments, the advance of infantry to the trenches, their repulse, small movements forward and then perhaps back against the desperate attempts of the Germans to pierce the British lines, the shelling of Ypres, the deadly effect of British and French guns against German positions, the bravery of the German youths in the front lines, and pays tribute to "the Prussian war machine, which, acting on a nation previously trained to the strictest discipline, has attained remarkable results."

But with all this terrific fighting, neither side has gained any material advantage. They are keeping at it with the same determination that has characterized the entire progress of the war, the rains have swept the trenches, snow has fallen, and the men are suffering hardships that would seem almost unendurable.

Likewise in the eastern arena the troops facing each other now have winter to contend with, but the cost is helping the Muscovite forces to move more rapidly on the East Prussian frontier. The morasses and the soft roads have been frozen over, making easier the movement of men, artillery and transport.

A newspaper report received in Venice says that Croatia, in Galicia, is under attack and that its inhabitants are in flight.

The British say that in two actions against the Turks at Pao, in Asia Minor, they have defeated the Ottomans.

The Turks also have lost 250 men and two guns in the bombardment of the fort of the Dardanelles by the warships of the allies.

According to the German official reports, the operations in Flanders are proceeding slowly, but the Argonne district they have achieved further important successes. In Poland the battle continues without decisive results, although Germany reports the capture of 25,000 prisoners and many guns.

The British Parliament, without a dissenting voice, has granted an additional credit of \$1,225,000,000 for the prosecution of the war, and also another 1,000,000 soldiers.

Premier Asquith announced that the war is costing Great Britain close to \$5,000,000 daily.

The Prince of Wales, having obtained permission to do so from King George and Lord Kitchener, has departed for the front. He will join Field Marshal Sir John French's headquarters staff.

Five officers and four noncommissioned officers have been awarded the Victoria Cross, the most valued of all Great Britain's decorations for valor.

Queen Wilhelmina of the Netherlands, an Amsterdam dispatch says, being urged to consult with the President of the United States on the possibility of offering mediation to the belligerent powers. The American minister, Dr. Henry van Dyke, is returning to the United States, and there is a report that he may bring this matter to President Wilson's attention.

LONDON, November 16 (10:13 P. M.).—No important events were written to-day into the history of the war, as far as great events are concerned. Winter has partly paralyzed troop movements in both the east and west.

The Russians on the border of East Prussia are reported marching through snow, clad in sheepskin jackets similar to those the Japanese first wore in Manchuria. Blizzards had swept the trenches in Belgium and Northern France, bringing great suffering. A large area of West Flanders around Damme has been flooded by the heavy rains.

The French and German reports to-day are contradictory as to events in the west yesterday. Berlin says there was only slight activity, because of the snowstorm. Paris announced that the Germans, attempting to cross the canal